AMENDMENT AND PRESENTATION OF CLAIMS

Please replace all prior claims in the present application with the following claims, in which claims 38 through 52 have been amended.

1 - 26. (Canceled)

- 27. (Previously Presented) A method, comprising:
- wirelessly receiving, by a mobile station from a management service provider, a message comprising control information for updating the mobile station for wirelessly conducting a transaction by the mobile station directly with a merchant, wherein the merchant is independent of the management service provider; and
- updating the mobile station in response to receipt of the message, at the mobile station from
 the management service provider, and in accordance with the control information of the
 message, wherein, after updating, the mobile station is configured to conduct the
 transaction by the mobile station directly with the merchant and without the management
 service provider.
- 28. (Previously Presented) The method of Claim 27, further comprising:
- attempting, by the mobile station, to conduct the transaction directly with the merchant; generating, by the mobile station in response to attempting to conduct the transaction directly with the merchant, a request for modification of the mobile station; and
- wirelessly sending, by the mobile station to the management service provider, the request for modification

- 29. (Previously Presented) The method of Claim 27, wherein the message is wirelessly received by the mobile station without the mobile station sending a request for modification to the management service provider.
- 30. (Previously Presented) The method of Claim 27, further comprising conducting the transaction by the mobile station directly with the merchant after updating the mobile station with the control information of the message from the management service provider.
- 31. (Previously Presented) The method of Claim 30, wherein conducting the transaction by the mobile station directly with the merchant comprises:
 - wirelessly receiving, by the mobile station from the merchant, a template configured to provide a matching between data of the mobile station and a web page of the merchant; applying data of the mobile station to the web page of the merchant in accordance with the matching of the template to automatically generate a filled-in web page; and wirelessly transmitting, from the mobile station to the merchant, the filled-in web page.
- 32. (Previously Presented) The method of Claim 27, wherein the message is configured in one of the formats selected from: an electronic business card, an electronic calendar, and an electronic commerce modeling language.
- 33. (Previously Presented) The method of Claim 27, wherein the mobile station is configured to wirelessly receive the message from the management service provider via a base station of a cellular mobile communication network of the mobile station, and wherein the

mobile station is configured to wirelessly conduct the transaction directly with the merchant by a wireless transmitter and receiver module using one of the wireless communication formats selected from: infrared and Bluetooth.

34. (Previously Presented) The method of Claim 27, wherein the message comprises a dynamic template comprising the control information for updating the mobile station.

35. (Previously Presented) The method of Claim 27, wherein the control information of the message is configured to update a dynamic template of the mobile station, and wherein updating the mobile station comprises updating the dynamic template of the mobile station in accordance with the control information of the message.

36. (Previously Presented) The method of Claim 35, wherein, after updating, the mobile station of the mobile station is configured to conduct the transaction by the mobile station directly with the merchant and without the management service provider by applying the dynamic template of the mobile station to a webpage of the merchant.

37. (Previously Presented) The method of Claim 27, wherein updating the mobile station comprises updating a template configured to provide a matching between data of the mobile station and fields required by the merchant to conduct the transaction.

38. (Currently Amended) An apparatus, comprising:

at least one processor; and

at least one memory including computer program code.

- the at least one memory and the computer program code configured to, with the at least one processor, cause the apparatus to perform at least the following,
- wirelessly receive, from a management service provider, a message comprising control
 information for updating the apparatus for wirelessly conducting a transaction directly
 with a merchant, wherein the merchant is independent of the management service
 provider; and
- update at the apparatus, in response to receipt of the message from the management service provider and in accordance with the control information of the message, wherein after updating, the apparatus is configured to conduct the transaction directly with the merchant and without the management service provider
- a transaction data processing means for wirelessly conducting a transaction by the apparatus directly with a merchant, wherein the transaction data processing means is configured to be updated according to control information of a message wirelessly received by the apparatus from a management service provider, wherein the merchant is independent of the management service provider, and wherein, after updating, the transaction data processing means of the apparatus is configured to wirelessly conduct the transaction by the apparatus directly with the merchant and without the management service provider; and
- a-communication means-for wirelessly receiving the message from the management service provider and for wirelessly conducting the transaction with the merchant.
- 39. (Currently Amended) The apparatus of Claim 38, <u>further comprising</u> wherein the communication means comprises:

- an antenna means for communicating that communicates with the management service provider via a base station of a cellular mobile communication network of the apparatus to wirelessly receive the message from the management service provider; and
- a wireless transceiver that transmitter and receiver module configured to wirelessly communicates with the merchant to wirelessly conduct the transaction with the merchant.
- 40. (Currently Amended) The apparatus of Claim 38, wherein the wireless transmitter-and receiver module transceiver is configured to wirelessly communicate with the merchant according to one of the communication formats selected from: infrared and Bluetooth.
- 41. (Currently Amended) The apparatus of Claim 38, wherein the transaction data processing means apparatus is further configured caused to generate a request for modification of the transaction data processing, means and configured to wirelessly send the request for modification to the management service provider, and wherein the communication means is configured to wirelessly transmit the request for modification from the apparatus to the management service provider.
- 42. (Currently Amended) The apparatus of Claim [[38]] 41, wherein the transaction data processing means for is configured to be updated in response to receipt of a message wirelessly received by the apparatus from the management service provider.

- 43. (Currently Amended) The apparatus of Claim [[38]] 41, wherein the transaction data processing [[means]] comprises a template configured to provide a matching between data of the transaction data processing means and fields required by the merchant to conduct the transaction.
- 44. (Currently Amended) The apparatus of Claim 43, wherein the template is configured to provide a matching between data of the transaction data processing [[means]] and a web page of the merchant, and wherein the transaction data processing means is configured to apply the data of the transaction data processing [[means]] to the web page of the merchant in accordance with the matching of the template to automatically generate a web page wherein at least some fields of the web page are filled-in by the transaction data processing [[means]].
- 45. (Currently Amended) The apparatus of Claim 43, wherein the transaction data processing means is configured to be is updated by updating the template according to the control information of the message wirelessly received from the management service provider.
- 46. (Currently Amended) The apparatus of Claim [[38]] 41, wherein the transaction data processing means is configured to be is updated by data in fields of the message, wherein the message is has a format selected from: an electronic business card, an electronic calendar, and an electronic commerce modeling language.
- 47. (Currently Amended) The apparatus of Claim [[38]] 41, wherein the message comprises a dynamic template comprising the control information for updating the transaction data

processing [[means]], and wherein the transaction data processing means is configured to be is updated according to the control information of the dynamic template.

- 48. (Currently Amended) [[An]] A computer-readable storage medium carrying one or more sequences of one or more instructions which, when executed by one or more processors, cause an apparatus to perform at least the following steps, comprising:
 - wirelessly receiving from a management service provider, a message comprising control

 information for updating the apparatus for wirelessly conducting a transaction directly

 with a merchant, wherein the merchant is independent of the management service

 provider; and
 - updating at the apparatus, in response to receipt of the message from the management service

 provider and in accordance with the control information of the message, wherein after

 updating, the apparatus is configured to conduct the transaction directly with the

 merchant and without the management service provider
 - a-processor-means for wirelessly conducting transactions by the apparatus directly with a merchant independent of a management service provider; and
 - a data storage means configured for storing software configured to, with the processor, cause the apparatus to perform at least the following:
 - wirelessly receive, by the apparatus from the management service provider, a message comprising control information for updating the software-stored in the data-storage means; and
 - updating the software in response to receipt of the message, at the apparatus from the management service provider, and in accordance with the control information of the

modification.

message, wherein, after updating, the software is configured to conduct the transaction by the apparatus directly with the merchant without the management service-provider.

- 49. (Currently Amended) The apparatus <u>computer-readable storage medium</u> of Claim 48, wherein the data storage means is further configured for storing software configured to, with the processor, cause the apparatus is caused to further perform the following:
 - attempting, by the apparatus; to conduct the transaction directly with the merchant;

 generating, by the apparatus in response to attempting to conduct the transaction directly

 with the merchant, generate a request for modification of the apparatus; and

 wirelessly sending, by the apparatus to the management service provider, the request for
- 50. (Currently Amended) The apparatus computer-readable storage medium of Claim 48, wherein the data storage means is further configured for storing software configured to, with the processor, cause the apparatus is caused to further perform the following: conducting the

transaction by the apparatus directly with the merchant after updating the apparatus with the

- control information of the message from the management service provider.
- 51. (Currently Amended) The apparatus computer-readable storage medium of Claim 50, wherein the data storage means is further configured for storing software configured to, with the processor, cause the apparatus to-conducting conducts the transaction by the apparatus directly with the merchant by performing the following:

wirelessly receiving, by the apparatus from the merchant[[,]] a template configured to provide a matching between data of the apparatus and a web page of the merchant; applying data of the apparatus to the web page of the merchant in accordance with the matching of the template to automatically generate a filled-in web page; and wirelessly transmitting, from the apparatus to the merchant[[,]] the filled-in web page.

52. (Currently Amended) The apparatus computer-readable storage medium of Claim 48, wherein the control information of the message is configured to update a dynamic template of the apparatus, wherein updating the apparatus comprises updating the dynamic template of the apparatus in accordance with the control information of the message, and wherein, after updating, the apparatus of the apparatus is configured to conduct the transaction by the apparatus directly with the merchant and without the management service provider by applying the dynamic template of the apparatus to a webpage of the merchant.